

Representative **Steve Kirby** ♦ 29th Legislative District

2008 Session Report

a five-day cancellation of the contract between the so-called rescuer and the owner, and increased protection if the “rescuer” subsequently tries to evict the original owner.

Comprehensive reforms to end certain bad mortgage products – such as negative-amortization loans for sub-prime borrowers – were also approved. The legislation requires better disclosure to homebuyers so they know exactly what they’re getting into when they borrow money to buy or refinance.

Another new law establishes a “fiduciary duty” for mortgage brokers that requires them to act in the borrower’s best interests and in the utmost good faith. This new public policy also requires complete disclosure of any and all interests to the borrower – including those duties they owe to the lender.

We passed a bill that requires consent before your cell-phone number can be disclosed. The goal here is to make sure your private wireless-telephone number *stays* private. Terms of this legislation emphasize that a customer’s consent must be given before cell-phone numbers can be disclosed, and consumers will also be able to opt out of reverse-search directories *free of charge*.

Protection from “Spy Chips” is provided in another new bill. This law is aimed at stopping 21st century bandits who are determined to exploit information garnered through relatively new tracking-technology called radio-frequency identification (RFID).

This tracking, or “data skimming,” as it’s called, allows unauthorized reading of RFID chips imbedded in products you buy, and/or carry with you.

We tackled a full agenda this year in the 60th Washington State Legislature.



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Steve Kirby**

PO Box 40600
Olympia, WA 98504-0600

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Hi, Everyone:

Yes, it’s me again. Your part-time legislators are back to our full-time lives in the real world!

I’m pleased to report on our work this year in the state capital. As usual, issues referred to the three committees on which I serve took up the bulk of my time. But there were plenty of other things going on to keep me busy. Our agenda was full – and it featured work on the supplemental budget, anti-crime measures, new directions in health-care policy, and ideas for better consumer-protection.

I want to emphasize that your comments are always welcome.

However, there’s a problem with the legislative e-mail system that you should know about. I get hundreds of spam e-mails every day, and yours will be mixed in with all of them. We do our best to weed out the junk, and answer your requests and comments (which certainly AREN’T junk). But sometimes we lose legitimate messages in the process. If you don’t hear back from us, don’t give up!

Christel Mason-Gillespie, my legislative assistant, and I look forward to hearing from you.

All the best,

Steve Kirby
State Representative
29th Legislative District

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Olympia office:

432 John L. O’Brien Bldg
PO Box 40600
Olympia WA 98504-0600

Telephone:

360-786-7996

Toll-free Legislative Hotline:

1-800-562-6000

TDD (hearing-impaired Hotline)

1-800-635-9993

E-mail:

kirby.steve@leg.wa.gov

Web page:

<http://www.leg.wa.gov/house/kirby/>

Committees:

- Insurance, Financial Services & Consumer Protection – Chair
- Public Safety & Emergency Preparedness
 - Judiciary



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Supplemental budget addresses changes in our state and national economies

When we adopted the biennial budget almost a full year ago, we did so with a \$1.4 billion budget-surplus. What a difference 12 months makes! By early March of this year, we found out that we'd have \$423 million less revenue than what we expected to pay for basic programs and services.

A flagging national economy seems finally on the verge of catching up with our relatively full-bodied Washington economy. While we've been moving along pretty well, we're *not* immune from economic problems facing the rest of the country. Revenue dollars are shrinking, recent forecasts tell us, while at the same time the student population and the number of citizens needing services are growing.

The supplemental budget passed on the last day of session focuses on the basics. We covered the revenue-hole *without* any general tax hike – and *with* a reserve of \$850 million.

♦ **Budget highlights**

Public schools. Terms of the new budget will strengthen early-learning programs, fully fund vocational equipment, and continue funding full-day kindergarten, new initiatives for school librarians, and programs in technical education.

Higher education. The supplemental budget includes a greater emphasis on careers in health-care fields and aerospace instruction, as well as additional investments in campus safety and child-care services.

Health care. The supplemental budget provides more funding for dental care for needy adults, and additional business assistance in the Health Insurance Partnership program.

Public safety. Stronger funding is targeted toward combating street gangs, helping crime victims, and strengthening the monitoring and supervision of sex offenders.

Public-safety bills mean harder times ahead for sex offenders and all other criminals

Washington citizens have a right to know that their courts are handing down serious, unambiguous punishment against criminals. Whether they're "rookie" felons or hardened career criminals, lawbreakers had better know that tough punishment awaits them. And that goes for sex of-

fenders, gang members, drunken drivers, or anyone else who gets crossways with society.

This year in the Legislature, we established stiffer punishment in these anti-crime and anti-criminal measures:

- A new law expands the list of crimes requiring that an offender submit a biological sample to a DNA database. It's another tool for police to capture criminals more quickly.
- Tougher punishment awaits adults convicted of a sex offense if they fail to register, according to terms of another new state law, and they must now live under longer periods of supervision.
- A new policy strengthens anti-gang programs. The Washington Association of Sheriffs and Police Chiefs will establish a grant program targeting gangs. And the Washington State Patrol will work with other law-enforcement people in tracking criminal street gangs. We've also created a new crime called "Involving a Juvenile in a Felony Offense" to plug a loophole in the law that allowed

certain crimes to be committed with little or no consequence.

Health-care measures answer insurance crisis confronting way too many families

Many thousands of families in this state must choose between seeing a doctor and paying their basic living expenses – such as their mortgage or rent, or groceries. Anyway you slice it, that's an unfair choice to demand of people who live in a country that somehow manages to find \$720 million a day to pay for a war in Iraq.

A year ago we established the Health Insurance Partnership (HIP) to help small businesses offer affordable health insurance for their low-wage workers. The HIP program lets small employers and their employees purchase more afford-

able coverage. This session, we approved a measure designed to reduce the cost of health care for every citizen in our state of Washington.

Another bill authorizes the state Insurance Commissioner to put an end to unreasonable hikes in health-insurance premiums.

Patient-safety is the goal in new policy helping regulators stop health-care practitioners who threaten public health.

The bill means tougher discipline and regulation for health-care providers. These folks can expect national criminal-background checks, greater standards to assess applicant-qualifications, and fines if they don't submit necessary documents on time.

As for long-term care, a new policy this year creates model consumer-protection legislation requiring full disclosure of costs and consumer rights in long-term-care insurance. Importantly, this new public law demands full refunds if a policy is cancelled for any reason within a month of its being purchased.



Consumer protection issues also feature very prominently in 2008 Legislature

Several important consumer-protection bills won approval this year, many of which came through either the House Insurance, Financial Services & Consumer Protection Committee that I chair, or the House Judiciary Committee that I sit on.

One such measure helps prevent mortgage-scam artists from preying on people who are at risk of losing their homes. These scumbags attempt to rob people of the home-equity they've worked hard to build. Terms of the new law demand more notice to homeowners who are at risk of foreclosure that a "mortgage rescuer" could actually end up *owning* their home. It provides both



Stiffer punishment awaits people whose lawless behavior threatens the safety and peace of mind of Washington citizens and families.

